

TO OUR FRIENDS AND CUSTOMERS:---

We take pleasure and pride in calling your attention to the statement of this Bank at the bottom of this page.

In our page advertisement of October, 1925, we said:-----

"For years this bank has loaned more individual farmers money than any bank in this section of the state and while the farmers are in good financial condition is the best time for the farmer to commence depositing his money in a BANK THAT WILL LEND HIM MONEY WHEN HE NEEDS IT.

Any bank can lend money in flush times but it takes a strong, safe, well managed institution to lend its customers money during the hard times that invariably follow periods of prosperity. Our Bank claims to belong to the well managed class of banks, and on the strength, safety and conservatism of this bank, as well as its record of service to its customers, we solicit your business."

We are NOW having the hard times of 1926 following several years of prosperity and our Bank is taking care of each and every one of its customers and will continue to do so.

We point with pride to the fact that although we have had a storm that destroyed about 50 per cent of the value of our cotton crop, still this Bank does not owe any money and will continue to do business along the same conservative basis as in the past.

There are five cardinal principles of banking that we do not vary from and to which we invite your attention:--

FIRST:--WE DO NOT BUY COTTON.

SECOND:--WE DO NOT LEND RENTORS.

THIRD:--WE DO NOT BUY OR HANDLE AUTOMOBILE NOTES.

FOURTH:--WE DO NOT SELL FERTILIZER EXCEPT IN SMALL QUANTITIES TO OUR CUSTOMERS WHO DEMAND IT OF US.

FIFTH:--THE RESOURCES OF THIS BANK ARE USED ENTIRELY FOR THE BENEFIT OF ITS CUSTOMERS. At present, during this depressed period, not One Dollar is owing to this Bank by any business or corporation in which any officer of this Bank is interested.

IN OTHER WORDS, WE ARE CONFINING OUR OPERATIONS STRICTLY TO BANKING AND DOING A SAFE, CONSERVATIVE BUSINESS.

If you have money to deposit and want to leave it with a Bank that is conducting strictly a banking business, this Bank will appreciate your account.

Our Bank offers you the following security for your deposits:

CAPITAL PAID IN	\$200,000.00
SURPLUS AND PROFITS	91,000.00
SHAREHOLDERS LIABILITY	200,000.00

SECURITY TO DEPOSITORS	\$491,000.00
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In our SAVINGS DEPARTMENT we pay 4 per cent interest compounded quarterly.

Statement as of December 10th, 1926.

RESOURCES		LIABILITIES	
Loans and Discounts	\$ 865,958.51	Capital Stock	\$ 200,000.00
Overdrafts (On Cotton)	9,949.67	Surplus and Undivided Profits	91,118.75
United States Bonds	205,812.50	Circulation	200,000.00
Stocks, Bonds and Securities	13,140.00	Rediscouunts	NONE
Banking House, Furniture & Fixtures	19,322.69	Money Borrowed	NONE
Real Estate owned, other than banking house	2,427.07	DEPOSITS	751,803.02
CASH	126,311.33		
TOTAL	\$1,242,921.77	TOTAL	\$1,242,921.77

THE FIRST NATIONAL BANK OPP, ALABAMA

C. W. MIZELL, President,
W. B. BENTON, Cashier,

R. B. McDAVID, Vice-President,
R. C. WOODHAM, Ass't. Cashier,

G. C. PIERCE, Vice-President,
J. E. CHEATHAM, Jr., Ass't. Cashier